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In reply to Office Action mailed: July 19, 2004
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial #: 09/520,943
Applicant: Andrew E. Fano et al.
Filed: March 8, 2000
Title: MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL
MANAGER

Group Art: 3623
Examiner: B. Van Doren
Docket #: AND1P525 (60021-352501)

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, via facsimile number 703-872-9306 on November 19, 2004.


Janet Byrne

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450,
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

In response to the Office action mailed July 19, 2004 (hereinafter "Office Action"), please accept the enclosed one month extension of time and amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 23 of this paper.